

Standard Insurance Requirements

Following are the requirements for insurance as contained in your subcontract. Please read and comply completely with the requirements. Limits of Coverage, Waiver of Subrogation and Cancellation Language must be exactly as stated below. **Certificates not in compliance will be returned for correction.** **Additional insured and waiver of subrogation language must be exactly as printed below.** No progress payments will be released until a correct certificate of insurance is on file for your company.

Limits of Coverage: <Limits could increase or decrease depending on project.>

❖ Commercial General Liability.....	1,000,000	Per Occurrence
	2,000,000	Aggregate
❖ Automobile Liability.....	1,000,000	Per Occurrence
(Owned, Non-owned, & Hired <i>or</i> Any Autos)		
❖ Workers Compensation and Employers Liability.....		Statutory
	100,000	Per Accident
	500,000	Disease Policy Limit
	100,000	Disease Each Employee

- ❖ **The name of the project must be on the certificate.** ie, **“WORK AS ORDERED”**
- ❖ **All insurance shall be on a primary non-contributory basis.**
- ❖ **Additional insured provisions: Thunder Disaster Services, Inc. Contractor and Owner are added as additional insured on General Liability, Excess Liability, and Auto Liability.**
- ❖ **Workers Compensation: Workers Compensation coverage will apply to all employees *including executive officers.* Must apply to State in which you will be working; i.e., Texas, Louisiana, Florida, Alabama, etc. Insurance certificates must show states where coverage applies in description area or on an endorsement page.**
- ❖ **Waiver of Subrogation shall be provided to Thunder Disaster Services, Inc., Contractor and Owner on all coverage.**
- ❖ **If you used a leasing company it is a requirement that your leasing company must grant an alternate employer endorsement for your firm.**
- ❖ **Cancellation: 30 days notice for cancellation. Must strike language: “endeavor to – but failure to Mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives.”**

Your assistance in obtaining a correct certificate the first time is greatly appreciated. Should you or your insurance company have any questions, please call at (828) 452-3335 before issuing a certificate. **Have your agent(s) fax certificates to (828) 452-6993, while originals arrive by mail.**

❖ Project: **“WORK AS ORDERED”**

Additional Insured Information:

CERTIFICATE HOLDER: Thunder Disaster Services, Inc.
18001 Great Smoky Mtn. Exp.
Waynesville, NC 28786

FAX THIS INSTRUCTION SHEET TO YOUR INSURANCE AGENT